

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrea Marie Shaul
Robert Blain Shaul
Debtors

Case No. 18-04779-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: KADavis
Form ID: 309I

Page 1 of 3
Total Noticed: 61

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb +Andrea Marie Shaul, Robert Blain Shaul, 13585 Berwick Tpke, Gillett, PA 16925-9125
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Martin A Mooney, Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New Loudon Road, Ste. 109,
Latham, NY 12110-2182
5129868 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
5129864 +Canal Crossing, 130 Saddlestone Ln, Main Office, Camillus, NY 13031-1681
5129863 +Canal Crossing, 130 Saddlestone Place, Camillus, NY, Camillus, NY 13031-1681
5129883 Ed Financial, P.O. Box 36008, Knoxville, TN 37930-6008
5135123 +Edfinancial Services on behalf of Massachusetts Hi, PO Box 16129, St Paul MN 55116-0129
5135122 +Edfinancial Services on behalf of NYHESC, New York State Higher Education Services,
99 Washington Ave., Albany, NY 12210-2822
5129884 +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5135161 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
5129889 +Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001
5129890 +Garden Homes Management Corporation, 29 Knapp St, PO Box 4401, Stamford, CT 06907-0401
5129892 +Guthrie/Robert Packer Hospital, 1 Guthrie Square, Sayre, PA 18840-1698
5138858 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates,
PO BOX 8961, Madison, WI 53708-8961
5139393 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
PO BOX 16408, St. Paul, MN 55116-0408
5129911 +Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
5131032 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5129912 PA Income Tax - Dept of Rev, PO BOX 280506, Harrisburg, PA 17128-0506
5129914 Raymour & Flanighan, PO Box 130, Liverpool, NY 13088-0130
5129915 +Realpage Utility Management, 130 Saddlestone Place, Camillus, NY 13031-1681
5133056 +TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
5133073 +TD Auto Finance LLC, c/o Schiller, Knapp, LLP, 950 New Loudon Road, Latham, NY 12110-2100
5149793 U.S. Bank NA dba Elan National Financial Services, Bankruptcy Department, PO Box 108,
St Louis, MO 63166-0108
5129939 +WaterWatch, 67 Warehouse St, Rochester, NY 14608-1736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mjzeigler@comcast.net Mar 15 2019 19:06:22 Matthew Joseph Zeigler,
Zeigler Law Firm LLC, 353 Pine St, Suite 3, Williamsport, Williamsport, PA 17701
tr +E-mail/Text: dehartstaff@pamd13trustee.com Mar 15 2019 19:07:01
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 15 2019 19:06:49 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5129859 +EDI: GMACFS.COM Mar 15 2019 23:03:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
5144013 EDI: BECKLEE.COM Mar 15 2019 23:03:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5129860 +EDI: AMEREXPR.COM Mar 15 2019 23:03:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
5129862 +E-mail/Text: legal@blirentals.com Mar 15 2019 19:06:39 BLI Rentals LLC, PO Box 992,
Emporia, KS 66801-0992
5129865 EDI: CAPITALONE.COM Mar 15 2019 23:03:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
5129896 EDI: CBSAAFES.COM Mar 15 2019 23:03:00 Military Star, 3911 S Walton Walker Blv,
Dallas, TX 75236
5129869 +EDI: CHASE.COM Mar 15 2019 23:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5129870 +EDI: NAVIENTFKASMDOE.COM Mar 15 2019 23:03:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
5129893 EDI: IRS.COM Mar 15 2019 23:03:00 IRS - Federal, Centralized Insolvency Operation,
Post Office Box 7346, Philadelphia, PA 19101-7346
5129894 +EDI: CBSKOHL.S.COM Mar 15 2019 23:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
5129894 +E-mail/Text: bncnotices@becket-lee.com Mar 15 2019 19:06:33 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5129897 +EDI: NAVIENTFKASMSERV.COM Mar 15 2019 23:03:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
5130196 +EDI: PRA.COM Mar 15 2019 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5131217 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 19:06:47
Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
Harrisburg PA 17128-0946
5129913 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 15 2019 19:06:57 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
5133688 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 15 2019 19:06:57 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
5129916 +EDI: SALLIEMAEBANK.COM Mar 15 2019 23:03:00 Sallie Mae, Po Box 3229,
Wilmington, DE 19804-0229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5129917 +EDI: SEARS.COM Mar 15 2019 23:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
5131034 E-mail/Text: bankruptcy@bbandt.com Mar 15 2019 19:06:43 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
5129918 +E-mail/Text: bankruptcy@bbandt.com Mar 15 2019 19:06:44 Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
5129919 +EDI: CITICORP.COM Mar 15 2019 23:03:00 Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
5129921 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
5129922 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
5129924 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
5129926 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
5129928 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
5129930 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
5129931 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/toysrus, Po Box 965005, Orlando, FL 32896-5005
5129932 +EDI: RMSC.COM Mar 15 2019 23:03:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
5129933 +EDI: CHRYSLER.COM Mar 15 2019 23:03:00 Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
5129934 +EDI: WTRNBANK.COM Mar 15 2019 23:03:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
5129936 +EDI: CITICORP.COM Mar 15 2019 23:03:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5129888 EDI: USBANKARS.COM Mar 15 2019 23:03:00 Elan Financial Service, Po Box 108, Saint Louis, MO 63166
5129938 EDI: VERIZONCOMB.COM Mar 15 2019 23:03:00 Verizon Fios, PO Box 15124, Albany, NY 12212-5124

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5129891 Grnsky/thdlnsvc/fifht
5129937 UGI
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5129861* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
5129866* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
5129867* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
5129871* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129872* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129873* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129874* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129875* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129876* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129877* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129878* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129879* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129880* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129881* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129882* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
5129885* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5129886* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5129887* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5129895* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5129898* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129899* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129900* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129901* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129902* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129903* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129904* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129905* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129906* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129907* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129908* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129909* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129910* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5129920* +Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
5129923* +Synch/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
5129925* +Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
5129927* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
5129929* +Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
5129935* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 2, * 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Martin A Mooney on behalf of Creditor TD Auto Finance LLC ahight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com
Matthew Joseph Zeigler on behalf of Debtor 1 Andrea Marie Shaul mjzeigler@comcast.net,
r59360@notify.bestcase.com
Matthew Joseph Zeigler on behalf of Debtor 2 Robert Blain Shaul mjzeigler@comcast.net,
r59360@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Andrea Marie Shaul**

First Name Middle Name Last Name

Debtor 2 **Robert Blain Shaul**

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:18-bk-04779-RNO**

Social Security number or ITIN **xxx-xx-1389**

EIN **__-____-**

Social Security number or ITIN **xxx-xx-8376**

EIN **__-____-**

Date case filed for chapter **13 November 12, 2018**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrea Marie Shaul	Robert Blain Shaul
2. All other names used in the last 8 years		
3. Address	13585 Berwick Tpke Gillett, PA 16925	13585 Berwick Tpke Gillett, PA 16925
4. Debtor's attorney Name and address	Matthew Joseph Zeigler Zeigler Law Firm LLC 353 Pine St Suite 3 Williamsport Williamsport, PA 17701	Contact phone 570 5992211 Email: mizeigler@comcast.net
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: March 15, 2019

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 29, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required *** Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: February 15, 2019 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: January 21, 2019 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: May 11, 2019 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.